APPENDIX 2
to the Regulation on the minimum requirements
for the activities of commercial banks in the implementation
of relations with consumers of banking services

Information sheet on the main terms of the credit*

Name of the commercial bank	"Trustbank" Private Joint-Stock Bank
Completed by (full name and position of the bank employee)	"Trustbank" Private Joint-Stock Bank https://trustbank.uz, (+998 78) 140-00-88
Date of completion	

Section 1. Credit Information

1.Type of credit	Mortgage *(funded from resources of the Ministry of Economy and Finance)*	
2.Purpose of the credit	Purchase of residential property *(apartment)* on the primary market	
3.Amount of the credit	For the Republic of Karakalpakstan and regions – up to UZS 380,000,000 For the City of Tashkent – up to UZS 480,000,000	
4.Credit utilization period	Up to 240 months	
5. Interest rate *(nominal)* during the credit utilization period and the amount payable under this interest rate	17% 17,5% va 18% *(in percentage form)*	UZS 654 177 504.57 UZS 673 418 019.41 UZS 692 658 534.25 *(in monetary terms for the full credit term)*
6. Total amount payable during the full credit utilization period 380 000 000,00 + 654 177 504,57 = 1 034 177 504,57 *(credit amount)* *(accrued interest)* *(total amount payable)*		
7. Grace period for the credit	No grace period established	
8. Payment frequency *(monthly, quarterly, etc.)*	Monthly	
9. Method of credit repayment *(annuity method (equal amounts), differential method)*		
10. Amount of a single payment during the payment period *Annuity method* *Differential method*	5 573 842.09 _7 069 908.68_ *(highest amount among interim payments)*	
11. Form of credit	By non-cash transfer of funds to the bank account of the residential property seller (contractor)	
12. Additional costs associated with the credit, including *(if any such costs exist)*:	*No additional costs are applicable* *(in monetary terms for the full credit term, total)*	
Types of bank commissions and fees costs for collateral insurance	*Collateral insurance costs are applicable* *(in monetary terms for the full credit term)*	
Notary fees	applicable	
Third-party services *(to be specified separately*	not applicable *(in monetary terms for the full credit term)*	
13. Full cost of the credit *(includes nominal interest rate and credit servicing costs)*	*1 034 177 504.57*	
14. Timeframe for review of the credit application	*3 days*	

Section 2. Important Terms Related to Other Financial Obligations

1. Penalty (fine, default interest) provided for in the agreement, payable in the event of failure to repay the credit debt on time	If the credit is not repaid within the timeframes established by this Agreement, interest shall be charged on the overdue debt at the rate of 27% per annum. In the event of overdue interest on the credit, the Borrower/Client shall pay a penalty of 0.5% of the overdue interest for each day of delay, but not exceeding 50% of the overdue interest; payment of the penalty shall not release the Borrower/Client from the obligation to pay the overdue interest. If the credit terms are revised at the Borrower's initiative, the Borrower shall pay the Bank a commission equal to 5 (five) base calculation amounts established in the Republic of Uzbekistan.
2. Amount of the increased interest rate charged on the credit amount in the event of failure to repay the credit debt on time	If not paid within the timeframes established by the mortgage loan repayment schedule, from the date of the overdue payment, the established interest rate applied to the overdue amount shall be increased by 1.5 *(one and a half)* times.
3. Credit collateral (minimum requirements for the collateral item, minimum collateral value)	Residential property *(apartment)* purchased with the credit *(the loan-to-value ratio must not exceed 85%)*

Carefully review the terms before agreeing to take out the credit!

You are entitled to obtain from the Bank full and detailed information on the terms and cost of the mortgage loan, the procedure for payments and settlements (interest, penalties and late fees), your rights and obligations under the mortgage loan agreement, potential risks and liabilities that may arise under the mortgage loan agreement, as well as on any other matters that may be unclear to you.

If you have any complaints, you may submit your request by calling (+998 78 140-00-88), by sending it to the following address: 7 Navoi Street, Tashkent, 100011, Republic of Uzbekistan, or by email at info@trustbank.uz.

ACCURACY AND AUTHENTICITY
OF THE INFORMATION SHEET IS CONFIRMED.

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(Full name and position of the bank specialist) *(date of completion)*

* This sheet does not replace the credit agreement or credit application, but is intended to help compare credit terms across different banks and make an informed choice.

This part of the information sheet is kept in the bank in a separate file

The bank's credit specialist has provided information on the main terms of the credit in the amount of _________________ soums.

I have received 1 (one) copy of the information sheet.

Client's Full Name ____ Signature _____________

Date:___________________